

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Russell W. McDonald

Appn. Number: 09/349,517

Confirmation No: 6725

Filing Date: July 8, 1999

Appn. Title: MORTGAGE LOAN FINANCIAL SERVICES DATA PROCESSING
SYSTEM

GAU: 3693

Examiner: Ella Colbert

Docket Number: R250-001

Commissioner of Patents and Trademarks
Washington D.C. 20231

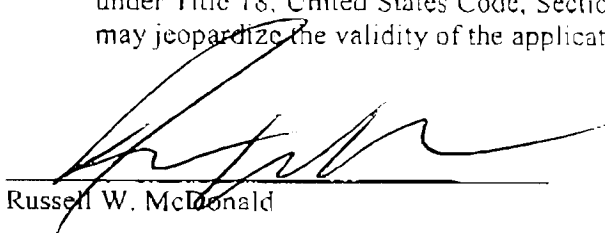
DECLARATION UNDER 37 CFR 1.105

Dear Sir:

I, Russell W. McDonald, declare the following:

1. That I am one of the inventors of the invention disclosed in patent application serial number 09/349,517.
2. The date of conception and reduction to practice of the claimed invention was at least as early as the filing date of the following provisional patent applications upon which the above identified utility patent application claims priority:

60/093,729 Filed on July 22, 1998;
60/093,730 Filed on July 22, 1998; and
60/093,750 Filed on July 22, 1998.
3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, Section 1001, and that such willful statements may jeopardize the validity of the application or any patent issued thereon.



Russell W. McDonaldDate: 5/15/07